

Clean Version of Amended Specification

Page 1, immediately following the title::

THIS APPLICATION IS A CONTINUATION APPLICATION THAT CLAIMS PRIORITY UNDER 35 U.S.C. § 120 OF APPLICATION SERIAL NUMBER 09/105,406 FILED ON JUNE 26, 1998.

Page 11, paragraph spanning lines 3-11:

If the card is rejected, consumer **100** is preferably connected by telephone, Internet or other means to a customer service representative (CSR) **134** who verifies (preferably through online access to either client **138** or database server **116**) the consumer's ability to use the stored value card or account. If the account is rejected by CSR **134**, then the card or account will remain blocked and authorization system **108** rejects any use of the card or account. If the CSR is able to verify consumer **100** and the card/account, then CSR **[100] 134** preferably sends a "remove block" or comparable message to authorization system **108** so that consumer **100** may properly use the verified and activated account.